



assuredallies®



January 14, 2025

CalPERS AgeAssured Program Overview

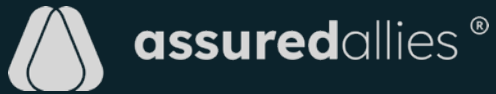
Agenda

- Assured Allies
- The AgeAssured Program
- CalPERS Program Highlights
- Policyholder Experience
- 2025 and Beyond





Assured Allies



Our mission

Our mission is to shape a future of successful aging by delivering innovative products and services that are accessible to all, streamlining the journey toward a healthier, stronger, and more fulfilling life.



Transforming Aging

Since 2017, Assured Allies has been bringing innovation to the forefront of long-term care insurance, empowering older adults to age successfully, independently, and safely.



Evidence-based pre-claim program that reduces disability and prolongs the independence of long-term care insurance policyholders.



Pre-claim

At-claim

Post-claim



The AgeAssured Program

AgeAssured Program Pillars



Stratification

Focus efforts on the right policyholders



Engagement

Establish relationships with policyholders



Clinical Program

Identify opportunities to help policyholders

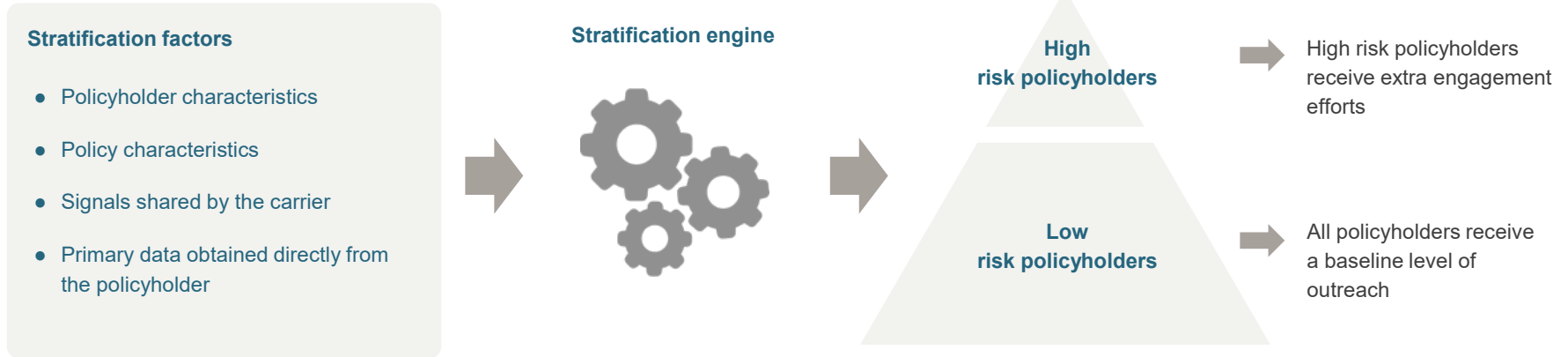


Allies

Drive change with human connection

Identifying Policyholders at Highest Risk of Claim

We focus our efforts on policyholders who are at highest risk of claim, because preventive interventions with this group have the highest impact.



ENGAGEMENT

Engaging Content Helps Overcome Skepticism & Build Trust

Provide immediate value. Our practical tips and real-life examples build trust and positivity.

Initiate action. It's easy to get started by calling an Ally or filling out our questionnaire.

Offer multiple touch points. Direct mail and phone build brand awareness and relationship.

AgeAssured®

It's easy.
(even better, it's free)

Your long-term care insurer is offering our three-at-home support systems at no cost to you.

To Get Started:
Complete the enclosed questionnaire, or call us to speak to an Ally.

Every question is the right question
866-727-7833

“ I love my job. It's so rewarding to discover over and over again how the smallest things make such a big difference. Melissa, an AgeAssured Ally

“ They use me many things that I thought when I had surgery, to make it easier for me to stay home, with no charge to me at all. [It] makes you feel good, that somebody else is looking after you. John, AgeAssured member, 67

AgeAssured®

The New Way to Live Independently

Thrive at home with an AgeAssured Ally

AgeAssured®

We've Got Your Back

Talk to an Ally
866-727-7833
contact@assured.care

AgeAssured®

Smart Solutions for

Getting Dressed

I haven't seen you wear that jacket in years, Mom. It looks so good on you!

We would never count anyone who thrives around in pajamas all day (we love to do that too)! But if your favorite outfits hang unused in the closet, we've got smart gauchers and tips that can help you wear what you love again.

Take it from Carol, 86. Last month, she told us that it was "extremely painful" and took over an hour to put on a shirt and jacket. So we sent her a personalized kit with a button hook for her shirts and a dressing stick for her jacket. Carol's reaction?

I'm getting a new life!

- Velcro is easier to fasten than buttons or zippers.
- Zipper pulls provide a larger surface to grasp.
- Button hooks do the work instead of your fingers.
- Dressing sticks maneuver clothes onto your body with ease.
- Long-handled shoe horns get shoes on without bending over.

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AgeAssured®

Live in Your Own Blue Zone!

A proven path towards healthier aging

AgeAssured®

AgeAssured®

Successful Aging!

AgeAssured® can do for you...

AgeAssured®

Balancing Act

AgeAssured®

Start here

AgeAssured®

AgeAssured®

Identifying & Delivering Personalized, Evidence-Based Interventions

We use a proprietary, standardized assessment to identify opportunities to help policyholders. We proactively discuss functional domains related to long-term care needs in order to suggest evidence-based changes that policyholders can make in their lives.

What high-level domains are difficult? (“Needs”)



What specifically makes this difficult? (“Issues”)



What changes can we make that will help? (“Goals”)



The Human Touch

Holistic interventions & supportive coaching to reduce disability

Policyholders are supported at every step by a certified health coach (an Ally) who works to identify specific needs, set goals, and provide interventions to solve issues.

- Onboarding, follow-up, and check-in calls with the Ally team
- Fulfillment and guidance for how to use assistive devices and install home modifications
- Educational aids to build self-efficacy
- Emotional support and counseling
- Support for consulting a healthcare provider
- Guidance for how to use third-party services (e.g. meal delivery)





CalPERS Program Highlights

CalPERS Program Highlights

Strong affinity. Positive response.

- Program launched May, 2024 to over 47,000 CalPERS eligible policyholders age 75 or over and not on claim
- Launch received over 13% response rate in the first six months of the program
 - More than 6,300 policyholders have joined the AgeAssured program
 - More than 30% of opted-in policyholders are what we consider high risk and would benefit most from the program
- Ally activity with opted-in policyholders through November includes
 - Over 9,800 conversations with over 3,700 policyholders
 - Over 2,400 needs identified
 - Over 16,000 interventions provided to more than 1,700 policyholders





Policyholder Experience

CalPERS Policyholder Experience

CalPERS NPS Score



70

(Over 1,500 responses)

I do wanna express my gratitude for the service... I am impressed by the fact that you can provide service that is so relational which I think is really important and with such a large group ... I'm impressed...

I feel good that I know that if I have a question or a problem, I can call you guys a you'll try to help me out. And, you know, it's, it's, it's a good feeling to know that somebody cares, you know?

I'll tell you, you guys are very well organized and I'm not surprised because CalPERS is an A1 company when it takes care of all the state employees...

Meet Martha

An over 85 year-old CalPERS policyholder single female who resides at home stratified as high risk. Over several calls, the Ally team identified issues that were impairing Martha's ability to live independently without long-term care. By exploring these needs further, the Ally was able to provide a number of supportive interventions.

7

Successful Calls

3

Needs Explored



How is Martha's Life Different?



Martha enjoys a **safer showering experience** thanks to the mats that help her maintain her balance both inside and outside of the tub. Additionally, a grab bar provides her with extra support and enhanced safety.



Martha is able to **safely organize and manage** her medications with the help of a pill organizer and educational materials about strategies to help her remember to take medications correctly.



Martha now has information on **accessing transportation services**. She is feeling capable of getting to medical appointments on time and running personal errands.

These are examples of outcomes experienced by multiple policyholders





2025 and Beyond

CalPERS and Assured Allies

- The program has high engagement from the policyholders most in need
- Policyholders are happy with the program and grateful to have AgeAssured
- Our outreach is engaging policyholders with actionable healthy living tips and program benefits
- Our industry-leading research is providing the policyholders most in need of help with personalized support
- Together we can explore new ways to serve policyholders through joint research

Thank you for the opportunity to serve your policyholders!

We are optimistic about the future and our ability to help more policyholders maintain their independence.

We look forward to working together as we chart the path to have an even greater impact.





Thank you

